

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
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MidFirst Bank



Order Filed on May 11, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 14-16340 ABA

In Re:
Stephen A. Holman, Pamela R. Holman ,
Debtors

Adv. No.:

Hearing Date: 3/20/2018 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: May 11, 2018



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Stephen A. Holman, Pamela R. Holman

Case No: 14-16340 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 3 Sayre Drive, Sicklerville, NJ 08081, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Ira Deiches, Esq., attorney for Debtors, and for good cause having been shown

It is ORDERED, ADJUDGED and DECREED that as of March 23, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2018 through March 2018 for a total post-petition default of \$2,865.73 (2 @ \$2,365.04 less \$1,864.35 in suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,865.73 will be paid by Debtors remitting \$477.00 per month for five months, and \$480.73 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on April 1, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2018, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further ORDERED, ADJUDGED and DECREED that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

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Debtor: Stephen A. Holman, Pamela R. Holman

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RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief
is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Stephen A. Holman, Sr.
 Pamela R. Holman
 Debtors

Case No. 14-16340-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 2

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db/jdb +Stephen A. Holman, Sr., Pamela R. Holman, 3 Sayre Drive, Sicklerville, NJ 08081-4167
 aty +Andrew Wenker, Michael J. Glassman & Associates, LLC, 1103 Laurel Oak Road, Suite 140, Voorhees, NJ 08043-4318

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2018 at the address(es) listed below:

Brian C. Nicholas	on behalf of Creditor	MIDFIRST BANK bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor	Midfirst Bank dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor	MIDFIRST BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor	MidFirst Bank dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Donna L. Wenzel	on behalf of Trustee Isabel C. Balboa	ecf@standingtrustee.com
Ira Deiches	on behalf of Debtor Stephen A. Holman, Sr.	ideiches@deicheslaw.com
Ira Deiches	on behalf of Joint Debtor Pamela R. Holman	ideiches@deicheslaw.com
Ira Deiches	on behalf of Attorney Ira Deiches	ideiches@deicheslaw.com
Isabel C. Balboa	ecfmail@standingtrustee.com, summarymail@standingtrustee.com	
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa	ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman	on behalf of Creditor	MidFirst Bank jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Joshua I. Goldman	on behalf of Creditor	MIDFIRST BANK jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

TOTAL: 12